

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on July 19, 2005, Elizabeth P. Thomas, a single woman, executed a deed of trust to American Title Company, Inc., Trustee for the benefit of First Franklin, a division of National City Bank of IN which deed of trust is recorded in Deed of Trust Book 2264 at Page 614 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to First Franklin Financial Corporation by instrument dated August 31, 2005 and recorded in Book 2313 at Page 330 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid deed of trust was assigned to National City Bank by instrument dated April 10, 2006 and recorded in Book 2,615 at Page 510 of the records of the aforesaid Chancery Clerk; and

WHEREAS, the aforesaid, National City Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated December 27, 2006, and recorded in the office of the aforesaid Chancery Clerk in Book 2,637 at Page 468; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, National City Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for

*Underwood
Jr.*

the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

WHEREAS, the undersigned Substituted Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and the laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on the 8th day of May, 2007 at public outcry offered the hereinafter described property for sale at the Main Front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi;

WHEREAS, at such sale, National City Bank bid the sum of \$72,843.04; and

WHEREAS, said bid by National City Bank, was the highest bid;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in consideration of the sum of \$72,843.04, do hereby sell and convey unto National City Bank the following described property located and situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 46, Section A, Kentwood Subdivision, in Section 3, Township 2 South, Range 8 West, Desoto County, Mississippi, Plat Book 39, Page 4-5, in the Register's Office for DeSoto County, Mississippi which plat reference is hereby made for a more particular description of said property.

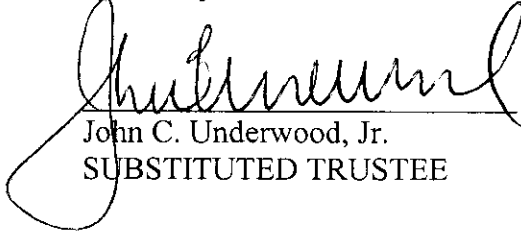
Being the same property conveyed to Bonnie Tidwell and Brenda Bostick (with the life estate interest of Dean S. Booth) by deed from Dean S. Booth filed for record in Book 427, Page 20, Register's Office for DeSoto County, Mississippi, dated 8-16-01.

And being the same property conveyed to Elizabeth P. Thomas, a single woman by deed from Bonnie Tidwell, Brenda Bostick and Dean S. Booth being recorded simultaneously herewith.

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Property address known as: 2767 Heather Glen Cove, Horn Lake,
Mississippi 38637, DeSoto County.

WITNESS MY SIGNATURE, this, the 8th day of May, 2007.

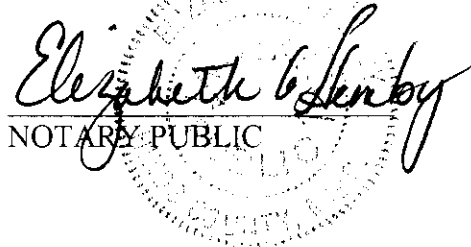

John C. Underwood, Jr.
SUBSTITUTED TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF HINDS

PERSONALLY came and appeared before me, the undersigned authority in and
for the county and state aforesaid, John C. Underwood, Jr. Substituted Trustee, who
acknowledged to and before me that he executed the foregoing Substituted Trustee's
Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 8th
day of May, 2007.


NOTARY PUBLIC

My Commission Expires: October 10, 2008

Grantor's Address:
Post Office Box 16852
Jackson, Mississippi 39236
Phone (601)-981-7773

Grantee's Address:
150 Allegheny Center Mall
Pittsburgh, Pennsylvania 15212
Phone 412-644-6089

Prepared by:
Underwood Law Firm
340 Edgewood Terrace
Jackson, Mississippi 39206
Phone (601)-981-7773

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on July 19, 2005, Elizabeth P. Thomas, a single woman, executed a deed of trust to American Title Company, Inc., trustee for the benefit of First Franklin, a division of National City Bank of IN, which deed of trust is recorded in Deed of Trust Book 2264, Page 614 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi; and

WHEREAS, the aforesaid deed of trust was assigned to First Franklin Financial Corporation by instrument dated August 31, 2005, and recorded in the office of the aforesaid Chancery Clerk in Book 2313 at Page 330; and

WHEREAS, the aforesaid deed of trust was assigned to National City Bank by instrument dated April 10, 2006, and recorded in the office of the aforesaid Chancery Clerk in Book 2,615 at Page 510; and

WHEREAS, the aforesaid, National City Bank, the holder of said deed of trust and the note secured thereby, substituted John C. Underwood, Jr., as Trustee therein, as authorized by the terms thereof, by instrument dated December 27, 2006 and recorded in the office of the aforesaid Chancery Clerk in Book 2,637 at Page 468; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, National City Bank, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substituted Trustee's fees and expense of sale;

NOW, THEREFORE, I, John C. Underwood, Jr., Substituted Trustee, in said deed of trust, will on the 8th day of May, 2007, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the Main front door of the County Courthouse at Hernando, County of DeSoto, State of Mississippi, the following described property situated in the County of DeSoto, State of Mississippi, to-wit:

Lot 46, Section A, Kentwood Subdivision, In Section 3, Township 2 South, Range 8 West, Desoto County, Mississippi, Plat Book 39, Page 4-5, in the Register's Office for

DeSoto County, Mississippi which plat reference is hereby made for a more particular description of said property. Being the same property conveyed to Bonnie Tidwell and Brenda Bostick (with the life estate interest of Dean S. Booth) by deed from Dean S. Booth filed for record in Book 427, Page 20, Register's Office for DeSoto County, Mississippi, dated 8-16-01.

And being the same property conveyed to Elizabeth P. Thomas, a single woman by deed from Bonnie Tidwell, Brenda Bostick and Dean S. Booth being recorded simultaneously herewith. Property address known as: 2767 Heather Glen Cove, Horn Lake, Mississippi 38637, DeSoto County.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 28th day of March, 2007.
John C. Underwood, Jr.
SUBSTITUTED TRUSTEE
Control #06110683
PUBLISH: 04/12/2007 04/19/2007, 04/26/2007, 05/03/2007

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Volume No. 112 on the 3 day of May, 2007

Volume No. _____ on the _____ day of _____, 2007

Volume No. _____ on the _____ day of _____, 2007

Diane Smith

Sworn to and subscribed before me, this 16 day of May, 2007

B. Judy A. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
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